



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Langner et al.  
Serial No.: 10/032,153  
For: NETWORK BASED BUSINESS DIAGNOSTIC AND CREDIT  
EVALUATION METHOD AND SYSTEM  
Filed: 21 DEC 2001  
Examiner: Ann E. Loftus  
Art Unit: 3692  
Confirmation No.: 3568  
Customer No.: 27,623

Attorney Docket No.: 384.7459USU

**RESPONSE**

**Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**

Dear Sir:

Applicants are submitting the present document in response to an Office Action dated 20 FEB 2008 (hereinafter "the Office Action") for the above-noted application. Applicants are not making any amendment in the present response.